

IN RE:

MELISSA A. CARRICATO

Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:15-23104

Chapter 13

Document No.:72

**ENTERED BY DEFAULT**

ORDER OF COURT

AND NOW, this 16th day of November, 2020, upon consideration of the **Chapter 13 Trustee's Motion for Completion of Case and Approval of Trustee's Report of Receipts and Disbursements (No Discharge)**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) shall not receive a discharge in this case, due to the debtor(s)' receipt of a prior discharge within the statutory time period prior to the commencement of this case.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

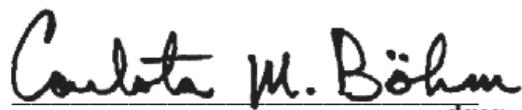
(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

FILED  
11/16/20 12:43 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

  
Carlota M. Böhm  
dmr  
Chief United States Bankruptcy Court Judge

In re:  
Melissa A. Carricato  
Debtor(s)

Case No. 15-23104-CMB  
Chapter 13

District/off: 0315-2  
Date Rcvd: Nov 16, 2020

User: culy  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 9

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2020:**

Recip ID	Recipient Name and Address
db	#+ Melissa A. Carricato, 308 Emerson St, Vandergrift, PA 15690-1518
14098574	+ Capital One, PO Box 703, Wood Dale, IL 60191-0703
15244136	+ LAKEVIEW LOAN SERVICING, LLC, c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
15291133	+ LoanCare LLC, 3637 Sentara Way, Virginia Beach , Virginia 23452-4262
14098577	Macys (Mcy DSNB), PO Box 1830083, Columbus, OH 43218

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14098575	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 17 2020 03:44:28	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
14136309	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 17 2020 03:44:26	JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7142, Columbus, OH 43219
14098576	+ Email/Text: bk.notifications@jpmchase.com	Nov 17 2020 03:57:00	JPMorgan Chase Bank, PO Box 901076, Fort Worth, TX 76101-2076
14158891	+ Email/Text: bankruptcy@firstenergycorp.com	Nov 17 2020 03:58:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248

TOTAL: 4

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
cr		LAKEVIEW LOAN SERVICING, LLC

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

District/off: 0315-2

User: culy

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Date Recd: Nov 16, 2020

Form ID: pdf900

Total Noticed: 9

Date: Nov 18, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2020 at the address(es) listed below:

Name	Email Address
Ann E. Swartz	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION bnicholas@kmllawgroup.com
Joshua I. Goldman	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION jgoldman@kmllawgroup.com, kevin.shatley@padgettlawgroup.com;angelica.reyes@padgettlawgroup.com
Kevin Scott Frankel	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pabk@logs.com
Lawrence W. Willis	on behalf of Debtor Melissa A. Carricato ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeccf@chapter13trusteewdpa.com

TOTAL: 7